IN THE UNITED STATES BANKRUPTCY COURT FOR THE MIDDLE DISTRICT OF PENNSYLVANIA

IN RE: Christopher David Bailey Debtor,

BANKRUPTCY CASE NUMBER 1:24-bk-01674-HWV

Carrington Mortgage Services, LLC as servicer for J.P. Morgan Mortgage Acquisition Corp.

Movant.

CHAPTER 13

v.

Christopher David Bailey Debtor/Respondent,

Jack N Zaharopoulos, Trustee Additional Respondent.

CERTIFICATE OF NON-CONCURRENCE

I hereby certify that on November 7, 2024, our office contacted counsel for the Debtor and the Trustee and we have not received concurrence from both parties.

Respectfully submitted,

Dated: 11/22/2024 BY: /s/ Christopher A. DeNardo

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